

Fill in this information to identify the case:

Debtor 1 WILLIAM M. WINFIELD

Debtor 2
(Spouse, if filing)

United States Bankruptcy Court for the MIDDLE District of PA
(State)

Case number 18-03284/MJC

Form 4100R

Response to Notice of Final Cure Payment

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

Part 1: Mortgage Information

Name of creditor: US BANK NA, as legal title trustee for Truman 2016 SC6 Trust

Court claim no. (if known):
4

Last 4 digits of any number you use to identify the debtor's account: 1 0 4 8

Property address: 271 Seneca Drive
Number Street
Milford, PA 18337

City State ZIP Code

Part 2: Prepetition Default Payments

Check one:

- ☒ Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.
- ☐ Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is: \$ _____

Part 3: Postpetition Mortgage Payment

Check one:

- ☐ Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on: MM/DD/YYYY

- ☒ Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

a. Total postpetition ongoing payments due:

(a) \$ 3148.18

b. Total fees, charges, expenses, escrow, and costs outstanding:

+ (b) \$ 3601.07

c. Total. Add lines a and b.

See payment history attached.
a-amount due from 5/8/23 Order

(c) \$ 6146.28

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became due on:

approving stip: b-PPFN filed 7/16/21

9 21 2023
MM/DD/YYYY

Less suspense
balance

Debtor 1

William M. Winfield

First Name Middle Name Last Name

Case number (if known) 18-03284/MJC

Part 4: Itemized Payment History

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- ☐ all payments received;
- ☐ all fees, costs, escrow, and expenses assessed to the mortgage; and
- ☐ all amounts the creditor contends remain unpaid.

Part 5: Sign Here

The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim.

Check the appropriate box::

- ☐ I am the creditor.
- ☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

X /S/EMMANUEL J. ARGENTIERI

Signature

Date 8 / 30 / 2023

Print EMANNUEL J. ARGENTIERI

First Name

Middle Name

Last Name

Title ATTORNEY-AT-LAW

Company ROMANO GARUBO & ARGENTIERI

If different from the notice address listed on the proof of claim to which this response applies:

Address 52 NEWTON AVE, P.O. BOX 456

Number

Street

WOODBURY

City

NJ

State

08096

ZIP Code

Contact phone (856) 384 - 1515

Email eargentieri@rgalegal.com



POST esc in AO \$ 4,407.46

Loan#	
Borrower:	WTH
Date Filed:	8/5/2018
BK Case #	18-03284
Due Date:	8/21/2018
POC covers:	11/16 - 7/18
PREPET CLAIM	\$ 15,629.25

PAYMENT CHANGES				
DATE	P&I	Escrow	TOTAL	Reference
11/21/16	\$744.25	\$0.00	\$744.25	Included in POC
08/21/18	\$744.25	\$0.00	\$744.25	Payment listed in POC
09/21/21	\$744.25	\$0.00	\$744.25	PC filed with the court
09/21/22	\$744.25	\$0.00	\$744.25	PC filed with the court
02/21/23	\$744.25	\$0.00	\$744.25	PC filed with the court
			\$0.00	
			\$0.00	
			\$0.00	
			\$0.00	
			\$0.00	

Date	Amount	Source	Payment Type	Post Petition Due Date	Contractual Due Date	Amount Due	Pre-Petition	Suspense Credit	Suspense Debit	Suspense Balance	POC Due Date	POC CREDIT	POC DEBIT	POC SUSPENSE BALANCE	POC PAID TO DATE
Beginning Suspense Balance															
8/20/2018	\$1,006.71		Post	8/21/18	11/21/16	\$744.25	\$0.00			\$262.46				\$0.00	\$0.00
9/7/2018	\$745.00		Post	9/21/18	12/21/16	\$744.25	\$0.75	\$262.46	\$0.75	\$263.21				\$0.00	\$0.00
10/21/2018	\$745.00		Post	10/21/18	1/21/17	\$744.25	\$0.75		\$0.75	\$263.96				\$0.00	\$0.00
11/23/2018	\$750.00		Post	11/21/18	2/21/17	\$744.25	\$5.75		\$5.75	\$269.71				\$0.00	\$0.00
1/15/2019	\$745.00		Post	12/21/18	3/21/17	\$744.25	\$0.75		\$0.75	\$270.46				\$0.00	\$0.00
1/25/2019	\$475.00		Post	1/21/19	4/21/17	\$744.25	-\$269.25			\$1.21				\$0.00	\$0.00
2/22/2019	\$745.00		Post	2/21/19	5/21/17	\$744.25	\$0.75		\$0.75	\$1.96				\$0.00	\$0.00
3/29/2019	\$745.00		Post	3/21/19	6/21/17	\$744.25	\$0.75		\$0.75	\$2.71				\$0.00	\$0.00
5/2/2019	\$745.00		Post	4/21/19	7/21/17	\$744.25	\$0.75		\$0.75	\$3.46				\$0.00	\$0.00
6/3/2019	\$745.00		Post	5/21/19	8/21/17	\$744.25	\$0.75		\$0.75	\$4.21				\$0.00	\$0.00
7/1/2019	\$745.00		Post	6/21/19	9/21/17	\$744.25	\$0.75		\$0.75	\$4.96				\$0.00	\$0.00
8/2/2019	\$745.00		Post	7/21/19	10/21/17	\$744.25	\$0.75		\$0.75	\$5.71				\$0.00	\$0.00
9/3/2019	\$745.00		Post	8/21/19	11/21/17	\$744.25	\$0.75		\$0.75	\$6.46				\$0.00	\$0.00
10/3/2019	\$745.00		Post	9/21/19	12/21/17	\$744.25	\$0.75		\$0.75	\$7.21				\$0.00	\$0.00
11/11/2019	\$745.00		Post	10/21/19	1/21/18	\$744.25	\$0.75		\$0.75	\$7.96				\$0.00	\$0.00
12/9/2019	\$745.00		Post	11/21/19	2/21/18	\$744.25	\$0.75		\$0.75	\$8.71				\$0.00	\$0.00
1/11/2020	\$745.00		Post	12/21/19	3/21/18	\$744.25	\$0.75		\$0.75	\$9.46				\$0.00	\$0.00
2/10/2020	\$745.00		Post	1/21/20	4/21/18	\$744.25	\$0.75		\$0.75	\$10.21				\$0.00	\$0.00
3/9/2020	\$745.00		Post	2/21/20	5/21/18	\$744.25	\$0.75		\$0.75	\$10.96				\$0.00	\$0.00
4/13/2020	\$745.00		Post	3/21/20	6/21/18	\$744.25	\$0.75		\$0.75	\$11.71				\$0.00	\$0.00
4/28/2020	\$745.00		Post	4/21/20	7/21/18	\$744.25	\$0.75		\$0.75	\$12.46				\$0.00	\$0.00
5/28/2020	\$745.00		Post	5/21/20	8/21/18	\$744.25	\$0.75		\$0.75	\$13.21				\$0.00	\$0.00
6/10/2020			Pre	TT Arrears			\$0.00			\$13.21					
6/22/2020	\$745.00		Post	6/21/20	9/21/18	\$744.25	\$0.75		\$0.75	\$13.96		\$373.75		\$373.75	\$373.75
7/14/2020			Pre	TT Arrears	10/21/18		\$0.00			\$13.96	11/21/16	\$4,807.55	\$744.25	\$4,807.55	\$5,181.30
7/16/2020			Pre	Pre-petition	11/21/18		\$0.00			\$13.96	12/21/16		\$744.25	\$3,692.80	\$5,181.30
7/16/2020			Pre	Pre-petition	12/21/18		\$0.00			\$13.96	01/21/17		\$744.25	\$2,948.55	\$5,181.30
7/16/2020			Pre	Pre-petition	1/21/19		\$0.00			\$13.96	02/21/17		\$744.25	\$2,204.30	\$5,181.30
7/16/2020			Pre	Pre-petition	2/21/19		\$0.00			\$13.96	03/21/17		\$744.25	\$1,460.05	\$5,181.30
7/16/2020			Pre	Pre-petition	3/21/19		\$0.00			\$13.96	04/21/17		\$744.25	\$715.80	\$5,181.30
7/22/2020	\$745.00		Post	7/21/20	4/21/19	\$744.25	\$0.75		\$0.75	\$14.71				\$715.80	\$5,181.30
8/18/2020			Pre	TT Arrears	5/21/19		\$0.00			\$14.71	05/21/17	\$373.75	\$744.25	\$345.30	\$5,555.05
8/26/2020	\$745.00		Post	8/21/20	6/21/19	\$744.25	\$0.75		\$0.75	\$15.46				\$345.30	\$5,555.05
9/22/2020			Pre	TT Arrears	7/21/19		\$0.00			\$15.46	06/21/17	\$747.50	\$744.25	\$348.55	\$6,302.55
9/28/2020	\$745.00		Post	9/21/20	8/21/19	\$744.25	\$0.75		\$0.75	\$16.21				\$348.55	\$6,302.55
11/3/2020	\$745.00		Post	10/21/20	9/21/19	\$744.25	\$0.75		\$0.75	\$16.96				\$348.55	\$6,302.55
11/9/2020			Pre	TT Arrears			\$0.00			\$16.96				\$377.90	\$6,680.45
11/16/2020	\$745.00		Post	11/21/20	10/21/19	\$744.25	\$0.75		\$0.75	\$17.71				\$726.45	\$6,680.45
12/15/2020			Pre	TT Arrears	11/21/19		\$0.00			\$17.71	07/21/17	\$377.90	\$744.25	\$360.10	\$7,058.35
1/7/2021	\$745.00		Post	12/21/20	12/21/19	\$744.25	\$0.75		\$0.75	\$18.46				\$360.10	\$7,058.35
1/27/2021			Pre	TT Arrears			\$0.00			\$18.46				\$377.90	\$7,436.25
2/8/2021	\$745.00		Post	1/21/21	1/21/20	\$744.25	\$0.75		\$0.75	\$19.21				\$738.00	\$7,436.25
2/23/2021			Pre	TT Arrears	2/21/20		\$0.00			\$19.21	08/21/17	\$755.80	\$744.25	\$749.55	\$8,192.05
3/12/2021	\$745.00		Post	2/21/21	3/21/20	\$744.25	\$0.75		\$0.75	\$19.96				\$749.55	\$8,192.05
3/24/2021			Pre	TT Arrears	4/21/20		\$0.00			\$19.96	09/21/17	\$377.90	\$744.25	\$383.20	\$8,569.95
4/8/2021	\$745.00		Post	3/21/21	5/21/20	\$744.25	\$0.75		\$0.75	\$20.71				\$383.20	\$8,569.95
5/10/2021	\$745.00		Post	4/21/21	6/21/20	\$744.25	\$0.75		\$0.75	\$21.46				\$383.20	\$8,569.95
5/26/2021			Pre	TT Arrears	7/21/20		\$0.00			\$21.46	10/21/17	\$768.26	\$744.25	\$407.21	\$9,338.21
6/3/2021	\$745.00		Post	5/21/21	8/21/20	\$744.25	\$0.75		\$0.75	\$22.21				\$407.21	\$9,338.21
6/22/2021			Pre	TT Arrears	9/21/20		\$0.00			\$22.21	11/21/17	\$390.36	\$744.25	\$53.32	\$9,728.57



POST esc in AO \$ 4,407.46

Loan#	
Borrower:	Winfield
Date Filed:	8/3/2018
BK Case #	18-03284
Due Date:	8/21/2018
POC covers:	11/16 - 7/18
PREPET CLAIM	\$ 15,629.25

PAYMENT CHANGES				
DATE	P&I	Escrow	TOTAL	Reference
11/21/16	\$744.25	\$0.00	\$744.25	Included in POC
08/21/18	\$744.25	\$0.00	\$744.25	Payment listed in PC
09/21/21	\$744.25	\$0.00	\$744.25	PC filed with the cr
09/21/22	\$744.25	\$0.00	\$744.25	PC filed with the cr
02/21/23	\$744.25	\$0.00	\$744.25	PC filed with the cr
			\$0.00	
			\$0.00	
			\$0.00	
			\$0.00	
			\$0.00	

Date	Amount Recvd	Payment Type	Post Petition Due Date	Contractual Due Date	Amount Due	Over/Shortage	Suspense Credit	Suspense Debit	Suspense Balance
Beginning Suspense Balance						\$0.00			
8/20/2018	\$1,006.71	Post	8/21/18	11/21/16	\$744.25	\$262.46	\$262.46		\$262.46
9/7/2018	\$745.00	Post	9/21/18	12/21/16	\$744.25	\$0.75	\$0.75		\$263.21
10/21/2018	\$745.00	Post	10/21/18	1/21/17	\$744.25	\$0.75	\$0.75		\$263.96
11/23/2018	\$750.00	Post	11/21/18	2/21/17	\$744.25	\$5.75	\$5.75		\$269.71
1/15/2019	\$745.00	Post	12/21/18	3/21/17	\$744.25	\$0.75	\$0.75		\$270.46
1/25/2019	\$475.00	Post	1/21/19	4/21/17	\$744.25	-\$269.25		\$269.25	\$1.21
2/22/2019	\$745.00	Post	2/21/19	5/21/17	\$744.25	\$0.75	\$0.75		\$1.96
3/29/2019	\$745.00	Post	3/21/19	6/21/17	\$744.25	\$0.75	\$0.75		\$2.71
5/2/2019	\$745.00	Post	4/21/19	7/21/17	\$744.25	\$0.75	\$0.75		\$3.46
6/3/2019	\$745.00	Post	5/21/19	8/21/17	\$744.25	\$0.75	\$0.75		\$4.21
7/1/2019	\$745.00	Post	6/21/19	9/21/17	\$744.25	\$0.75	\$0.75		\$4.96
8/2/2019	\$745.00	Post	7/21/19	10/21/17	\$744.25	\$0.75	\$0.75		\$5.71
9/3/2019	\$745.00	Post	8/21/19	11/21/17	\$744.25	\$0.75	\$0.75		\$6.46
10/3/2019	\$745.00	Post	9/21/19	12/21/17	\$744.25	\$0.75	\$0.75		\$7.21
11/11/2019	\$745.00	Post	10/21/19	1/21/18	\$744.25	\$0.75	\$0.75		\$7.96
12/9/2019	\$745.00	Post	11/21/19	2/21/18	\$744.25	\$0.75	\$0.75		\$8.71
1/11/2020	\$745.00	Post	12/21/19	3/21/18	\$744.25	\$0.75	\$0.75		\$9.46
2/10/2020	\$745.00	Post	1/21/20	4/21/18	\$744.25	\$0.75	\$0.75		\$10.21
3/9/2020	\$745.00	Post	2/21/20	5/21/18	\$744.25	\$0.75	\$0.75		\$10.96
4/13/2020	\$745.00	Post	3/21/20	6/21/18	\$744.25	\$0.75	\$0.75		\$11.71
4/28/200	\$745.00	Post	4/21/20	7/21/18	\$744.25	\$0.75	\$0.75		\$12.46
5/28/2020	\$745.00	Post	5/21/20	8/21/18	\$744.25	\$0.75	\$0.75		\$13.21
6/10/2020		Pre	TT Arrears			\$0.00			\$13.21
6/22/2020	\$745.00	Post	6/21/20	9/21/18	\$744.25	\$0.75	\$0.75		\$13.96
7/14/2020		Pre	TT Arrears	10/21/18		\$0.00			\$13.96
7/16/2020		Pre	Pre-petition	11/21/18		\$0.00			\$13.96
7/16/2020		Pre	Pre-petition	12/21/18		\$0.00			\$13.96
7/16/2020		Pre	Pre-petition	1/21/19		\$0.00			\$13.96
7/16/2020		Pre	Pre-petition	2/21/19		\$0.00			\$13.96
7/16/2020		Pre	Pre-petition	3/21/19		\$0.00			\$13.96
7/22/2020	\$745.00	Post	7/21/20	4/21/19	\$744.25	\$0.75	\$0.75		\$14.71

8/18/2020		Pre	TT Arrears	5/21/19		\$0.00			\$14.71
8/26/2020	\$745.00	Post	8/21/20	6/21/19	\$744.25	\$0.75	\$0.75		\$15.46
9/22/2020		Pre	TT Arrears	7/21/19		\$0.00			\$15.46
9/28/2020	\$745.00	Post	9/21/20	8/21/19	\$744.25	\$0.75	\$0.75		\$16.21
11/3/2020	\$745.00	Post	10/21/20	9/21/19	\$744.25	\$0.75	\$0.75		\$16.96
11/9/2020		Pre	TT Arrears			\$0.00			\$16.96
11/16/2020	\$745.00	Post	11/21/20	10/21/19	\$744.25	\$0.75	\$0.75		\$17.71
12/15/2020		Pre	TT Arrears	11/21/19		\$0.00			\$17.71
1/7/2021	\$745.00	Post	12/21/20	12/21/19	\$744.25	\$0.75	\$0.75		\$18.46
1/27/2021		Pre	TT Arrears			\$0.00			\$18.46
2/8/2021	\$745.00	Post	1/21/21	1/21/20	\$744.25	\$0.75	\$0.75		\$19.21
2/23/2021		Pre	TT Arrears	2/21/20		\$0.00			\$19.21
3/12/2021	\$745.00	Post	2/21/21	3/21/20	\$744.25	\$0.75	\$0.75		\$19.96
3/24/2021		Pre	TT Arrears	4/21/20		\$0.00			\$19.96
4/8/2021	\$745.00	Post	3/21/21	5/21/20	\$744.25	\$0.75	\$0.75		\$20.71
5/10/2021	\$745.00	Post	4/21/21	6/21/20	\$744.25	\$0.75	\$0.75		\$21.46
5/26/2021		Pre	TT Arrears	7/21/20		\$0.00			\$21.46
6/3/2021	\$745.00	Post	5/21/21	8/21/20	\$744.25	\$0.75	\$0.75		\$22.21
6/22/2021		Pre	TT Arrears	9/21/20		\$0.00			\$22.21
7/8/2021	\$745.00	Post	6/21/21	10/21/20	\$744.25	\$0.75	\$0.75		\$22.96
8/2/2021	\$745.00	Post	7/21/21	11/21/20	\$744.25	\$0.75	\$0.75		\$23.71
8/25/2021		Pre	TT Arrears	12/21/20		\$0.00			\$23.71
9/9/2021	\$745.00	Post	8/21/21	1/21/21	\$744.25	\$0.75	\$0.75		\$24.46
10/11/2021	\$745.00	Post	Suspense			\$745.00	\$745.00		\$769.46
10/22/2021		Pre	TT Arrears			\$0.00			\$769.46
11/8/2021	\$745.00	Post	9/21/21	2/21/21	\$744.25	\$0.75	\$0.75		\$770.21
11/22/2021		Pre	TT Arrears			\$0.00			\$770.21
12/14/2021	\$745.03	Post	10/21/21	3/21/21	\$744.25	\$0.78	\$0.78		\$770.99
12/31/2021		Pre	TT Arrears	4/21/21		\$0.00			\$770.99
1/10/2022	\$745.00	Post	Suspense			\$745.00	\$745.00		\$1,515.99
1/25/2022		Pre	TT Arrears	5/21/21		\$0.00			\$1,515.99
2/9/2022	\$745.00	Post	11/21/21	6/21/21	\$744.25	\$0.75	\$0.75		\$1,516.74
2/23/2022		Pre	TT Arrears	7/21/21		\$0.00			\$1,516.74
3/14/2022	\$745.00	Post	12/21/21	8/21/21	\$744.25	\$0.75	\$0.75		\$1,517.49
3/22/2022		Pre	TT Arrears			\$0.00			\$1,517.49
4/14/2022	\$745.00	Post	1/21/22	9/21/21	\$744.25	\$0.75	\$0.75		\$1,518.24
5/13/2022	\$745.00	Post	Suspense			\$745.00	\$745.00		\$2,263.24
5/23/2022		Pre	TT Arrears	10/21/21		\$0.00			\$2,263.24
6/13/2022	\$745.00	Post	2/21/22	11/21/21	\$744.25	\$0.75	\$0.75		\$2,263.99
7/15/2022	\$745.00	Post	3/21/22	12/21/21	\$744.25	\$0.75	\$0.75		\$2,264.74
7/18/2022		Pre	TT Arrears	1/21/22		\$0.00			\$2,264.74
8/15/2022	\$745.00	Post	Suspense			\$745.00	\$745.00		\$3,009.74
8/24/2022		Pre	TT Arrears	2/21/22		\$0.00			\$3,009.74
9/13/2022	\$745.00	Post	4/21/22	3/21/22	\$744.25	\$0.75	\$0.75		\$3,010.49
10/17/2022	\$1,026.00	Post	5/21/22	4/21/22	\$744.25	\$281.75	\$281.75		\$3,292.24
10/24/2022		Pre	TT Arrears			\$0.00			\$3,292.24
11/16/2022	\$1,026.00	Post	6/21/22	5/21/21	\$744.25	\$281.75	\$281.75		\$3,573.99
12/14/2022	\$1,025.00	Post	7/21/22	6/21/21	\$744.25	\$280.75	\$280.75		\$3,854.74
1/5/2023		Pre	TT Arrears	7/21/21		\$0.00			\$3,854.74

[illegible]

**UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

In Re:	:	
	:	
WILLIAM M. WINFIELD	:	
aka BILL M. WINFIELD	:	:CHAPTER 13
	:	
Debtor.	:	:CASE NO. 5:18-bk-03284-MJC

CERTIFICATION OF SERVICE

I hereby certify that service upon all interested parties, indicated below, was made by sending copies of the Disagree Response to Trustee's Notice of Final Cure Payment by U.S. Bank, National Association as Legal Title Trustee for Truman 2016 SC6 Title Trust as follows:

Date Served: 8/30/23

Name and Address of Party Served	Relationship of Party to the Case	Mode of Service
William M Winfield 271 Seneca Drive Milford, PA 18337	<i>Debtor</i>	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular Mail <input type="checkbox"/> Certified Mail/RR <input type="checkbox"/> E-mail <input type="checkbox"/> Notice of Electronic Filing (NEF)
Jack N Zaharopoulos (Trustee) Standing Chapter 13 Trustee 8125 Adams Drive, Suite A Hummelstown, PA 17036	<i>Chapter 13 Trustee</i>	<input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular Mail <input type="checkbox"/> Certified Mail/RR <input type="checkbox"/> E-mail <input checked="" type="checkbox"/> Notice of Electronic Filing (NEF)
Mark E. Moulton Moulton and Moulton PC 693 State Route 739, Suite #1 Lords Valley, PA 18428	<i>Debtor's Attorney</i>	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular Mail <input type="checkbox"/> Certified Mail/RR <input type="checkbox"/> E-mail <input checked="" type="checkbox"/> Notice of Electronic Filing (NEF)
United States Trustee 228 Walnut Street, Suite 1190 Harrisburg, PA 17101	<i>US Trustee</i>	<input type="checkbox"/> Hand-delivered <input type="checkbox"/> Certified Mail/RR <input type="checkbox"/> E-mail <input checked="" type="checkbox"/> Notice of Electronic Filing (NEF)

Date: 8/30/23

By: /s/EMMANUEL J. ARGENTIERI
EMMANUEL J. ARGENTIERI

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